



Order Filed on January 2, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)
50071

Morton & Craig LLC
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Attorney for Mercedes-Benz Financial Services USA
LLC

In Re:

SVETLANA LEKHNER

Case No.: 19-25447

Adv. No.:

Hearing Date: 12-12-19

Judge: JKS

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 2, 2020

Honorable John K. Sherwood
United States Bankruptcy Court

Svetlana Lekhner

19-25447(JKS)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Mercedes-Benz Financial Services USA LLC, with the appearance of Kevin DeLyon, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Mercedes-Benz Financial Services USA LLC is the holder of a first purchase money security interest encumbering a 2015 Mercedes-Benz C Class bearing vehicle identification number 55SWF4KB4FU034496 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, through and including the 11-11-19 payment, the debtor was \$3180.40 in arrears to Mercedes-Benz Financial Services. The debtor shall cure those arrears by making cure payments to Mercedes-Benz Financial Services of \$1295.17 a month for six consecutive months, beginning 12-11-19. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 11th day of each month), Mercedes-Benz Financial Services USA LLC shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Mercedes-Benz Financial Services USA LLC when due, being the 11th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Mercedes-Benz Financial Services USA LLC shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and her attorney.
4. **Only one curable default permitted:** Only one curable default shall be permitted under this order. If the debtor defaults in making a payment a second time, Mercedes-Benz Financial Services USA LLC shall have immediate stay relief to repossess and sell the vehicle without any application to the court or notice to the debtor or her attorney.
5. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Mercedes-Benz Financial Services USA LLC shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and her attorney.
6. The debtor shall pay to Mercedes-Benz Financial Services USA LLC through the plan, a counsel fee of \$431 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Svetlana Lekhner
Debtor

Case No. 19-25447-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2020.

db +Svetlana Lekhner, 20 Cameron Road, Saddle River, NJ 07458-2934

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2020 at the address(es) listed below:

David L. Stevens on behalf of Debtor Svetlana Lekhner dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com
John R. Morton, Jr. on behalf of Creditor Mercedes-Benz Financial Services USA LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor MEB Loan Trust IV rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust c/o
Rushmore Loan Management Services dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6